

REMARKS

Applicants reply to the Office Action dated September 8, 2006 within the shortened statutory one month period for reply. Claims 1 - 34 were pending in the application and the Examiner states that they are subject to restriction action and/or election requirement. Reconsideration of the pending claims is requested. The amendments are adequately supported in the originally-filed specification, drawings and claims. No new matter is added in this Reply.

The Examiner has asserted a Restriction Requirement under 35 U.S.C. § 121 requiring restriction of the application as follows:

- Invention I: Claims 1-6, 11-16 and 25-34 are drawn to a method for providing account reconciliation for an account, classified in class 705, subclass 39.
- Invention II: Claims 7-10 are drawn to a method of travel account reconciliation, classified in class 705, subclass 39.
- Invention III: Claims 17-21 are drawn to an account reconciliation method for reconciling a plurality of merchant records with a card statement, classified in class 705, subclass 39.
- Invention IV: Claims 22-24 are drawn to an account reconciliation system for reconciling an account, classified in class 705, subclass 5.

Applicant hereby elects Invention I, consisting of Claims 1-6, 11-16 and 25-34, for prosecution in this application. Applicant has selected Invention I in order to expedite prosecution of this application. Applicant does not acquiesce to the Examiner's foundation for the Restriction Requirement as set forth in the Office Action. Accordingly, the foregoing election is made without waiver, estoppel or without prejudice to the filing of one or more related applications directed to the subject matter of the canceled claims.

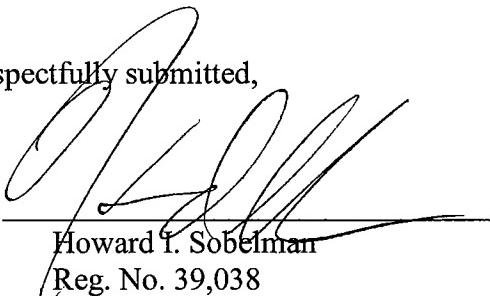
The foregoing amendment conforms this application to the Examiner's Restriction Requirement dated September 8, 2006. Applicants submit that the application is now in condition for examination on the merits. Early notification of such action is earnestly solicited. Should the Examiner have any suggestions to place the application in even better condition for allowance, Applicants request that the Examiner contact the undersigned representative at the

telephone number listed below. No new matter is added in this Response. Reconsideration of the application is thus requested.

Date: October 3, 2006

Respectfully submitted,

By:


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